MEMO

NO MEDICAL EXAM

GOLDEN ASSURANCE LIFE INSURANCE PROTECTION AUTHORISED FOR SELECTED DAVID JONES CUSTOMERS AGED 50 TO 74

GUARANTEED INSURANCE FOR AS LITTLE AS $10 A MONTH!

204L

Dear David Jones Customer,

You have been pre-approved for acceptance in our Golden Assurance Life Insurance Plan for David Jones charge account customers aged 50 to 74.

All health requirements have been waived. You are already accepted -- no matter how poor your current health, no matter how poor your health history. Golden Assurance is guaranteed to you as soon as you fill out and mail us your Guaranteed Acceptance Enrolment Form before the enrolment period closes on Monday March 30, 1987.

At David Jones we want to make sure people like you who have worked hard all their lives have as much financial security as possible.

We know it's usually more difficult for people over 50 to buy life insurance. And frequently the protection they can get is so expensive that only a very few people can afford it.

That's why Occidental Life Insurance of Australia Limited developed Golden Assurance, Guaranteed Acceptance life insurance that costs as little as $10 a month. It's affordable. It gives your loved ones cash when it's needed. You can examine the policy for 30 days without obligation. And you don't send any money now - the low monthly cost will be conveniently charged to your David Jones account.

Because Golden Assurance builds no savings component or surrender value, the premiums are kept much lower and directly applied to providing you with higher amounts of life cover.

Indeed, Golden Assurance sensibly varies your benefit amounts according to your age. As you grow older and your financial obligations are less severe, Golden Assurance pays less in benefits. When you're younger and more likely to have heavier financial burdens, Golden Assurance pays most.

Should death occur due to natural causes during the first two years your cover is in force, the amount payable will be equal to the premiums paid to date plus 10% compound interest per annum -- after two years coverage, full benefits are payable. However, should death be caused by accident at any time (even in the first two years) the plan will pay double the applicable sum insured.

You have another important guarantee with Golden Assurance. Your premiums will remain at the same low monthly rate as long as you keep your protection in force, unless premiums go up for everyone insured under this

policy. We guarantee your premiums won't increase just because you're getting older or your health is changing.

So, for as little as $10 a month you can have the life insurance you've been wanting. To help the loved ones you leave behind get along without you. To help them pay your remaining medical bills and even funeral costs.

Golden Assurance Life Protection is designed to suit every budget and every need. One unit of Golden Assurance protection costs only $10 a month. And you can get up to three units for you and three for your spouse. That means maximum protection for you or your spouse costs only $30 a month!

To activate your Golden Assurance protection, be sure you mail us your Guaranteed Acceptance Enrolment Form today. That's all it takes. You don't need to send us any money. There are no health requirements. You cannot be turned down for coverage. Golden Assurance is guaranteed to you.

At David Jones, we're proud to offer you guaranteed Golden Assurance protection. We hope you'll take advantage of it during this open enrolment period. Send us your Guaranteed Acceptance Enrolment Form today, before the open enrolment period ends on Monday March 30, 1987.

Sincerely

Joseph A. Botta
Managing Director
David Jones Insurance
Agency Pty Limited

PS If you're 50 to 74 years of age, you are pre-approved for Golden Assurance life insurance coverage for as little as $10.00 a month. Enrol today before the closing date of Monday March 30, 1987.

On the other hand, if you're under 50 and would like some sensible and affordable life insurance, simply tick the box on the Enrolment Form -- post it to us and we'll send you information by return mail.

LIFE INSURANCE GUARANTEED FOR

SEND NO MONEY!

SELECTED DAVID JONES CHARGE ACCOUNT CUSTOMER NAMED BELOW

It's easy to apply! In the coupon below —

1. Tick the box alongside the monthly premium for the number of units of Golden Assurance cover you want.
2. Write in your surname and given names.
3. Write your date of birth (day, month, year), your age today and your sex.
4. Write in your complete address, and your home and business telephone number in case we need to talk to you about your protection.
5. Sign and date the form as Life Insured and Policy Owner where indicated.
6. Write your David Jones account number, sign and date the charge authorisation.

If your wife or husband is signing up have them follow the same steps on the second enrolment form marked "For My Spouse".

Return this entire form in the post-free envelope we've provided. Send us your enrolment form today!

If you're aged 50 - 74 you are pre-approved for Golden Assurance life insurance protection!

☐ Tick here if you're under 50 and would like information on other low cost insurance plans.

MR R R MULVENEY
1A PRIMULA ST
LINDFIELD 2070

Application to Occidental Life Insurance Company of Australia Limited (Incorporated in NSW) 121 Walker Street, North Sydney, NSW 2060.

204A

FOR MYSELF ☐ Mr ☐ Mrs ☐ Miss ☐ Ms

① ☐ $10 per month (1 unit) ☐ $20 per month (2 units) ☐ $30 per month (3 units)

② Given Names

Surname

③ Date of Birth Age Sex

④ Home Address

Postcode

Phone No.: Home Business

⑤ X Date

Signature of Life Insured and Policy Owner

FOR MY SPOUSE ☐ Mr ☐ Mrs ☐ Miss ☐ Ms

① ☐ $10 per month (1 unit) ☐ $20 per month (2 units) ☐ $30 per month (3 units)

② Given Names

Surname

③ Date of Birth Age Sex

④ Home Address

Postcode

Phone No.: Home Business

⑤ X Date

Signature of Life Insured and Policy Owner

⑥ David Jones Account No. ☐☐ ☐☐☐☐ ☐☐ ☐

I authorise David Jones to bill the monthly premium to my David Jones account and make payment to Occidental Life.

CARDHOLDER PLEASE SIGN BELOW

Signature X Date

SUMMARY OF FEATURES AND GUARANTEES

NO MEDICAL EXAM

Golden Assurance
Life Insurance Protection

Your Acceptance is Guaranteed
You cannot be turned down for Golden Assurance life insurance coverage if you're 50 to 74 years of age. We guarantee your acceptance.

No Health Requirement
You don't have to take a medical examination to qualify. You are guaranteed protection regardless of your health history or present health status. If you're aged 50 to 74, *you cannot be denied protection.*

Your Premiums Are Lower
Because Golden Assurance doesn't build any savings component or surrender value, your premiums can be kept much lower and be directly applied to providing you with higher amounts of life cover.

No Individual Premium Increases
Your premiums will remain the same throughout the time you're covered by Golden Assurance, unless rates go up for everyone nationwide. A guarantee that makes Golden Assurance affordable now ... and in the years to come.

You Cannot Be Singled Out for Cancellation
Your protection cannot be cancelled by us, only you have the right to cancel your policy. Golden Assurance is protection you can count on.

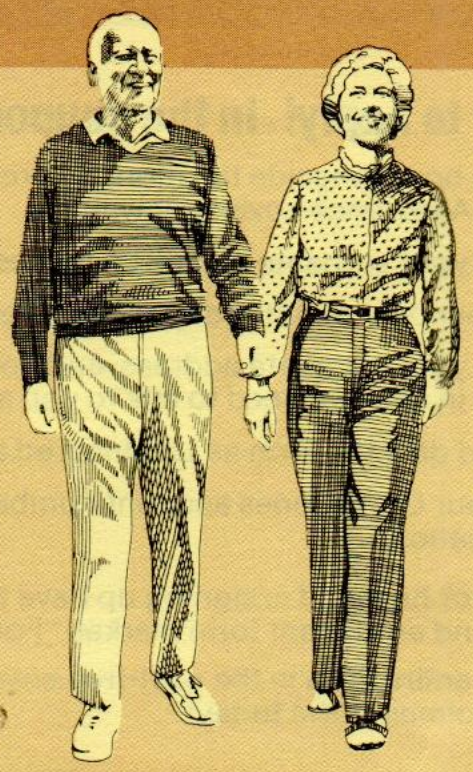
Respond Immediately
Send in your enrolment form before the open enrolment period closes.

How Golden Assurance Works
We offer a guaranteed life insurance plan to you for as little as $10 a month. Golden Assurance benefits are bigger when you're younger and have more financial obligations. And they decrease as you get older and have fewer expenses. Golden Assurance gives you protection that's designed for you now ... and in the future.

Your Satisfaction is Guaranteed
There's no risk, no obligation when you accept Golden Assurance coverage. You have 30 days after you receive your Policy Document to evaluate Golden Assurance's life protection. If for any reason you're not completely satisfied you can cancel by returning the policy to us and you'll owe nothing. *This is a 100% guarantee!*

Protection From Names You Can Trust
David Jones has joined with Occidental Life Insurance Company of Australia Limited to offer this important protection to our valued charge account customers. An Australian company, Occidental Life is part of the worldwide Transamerica Corporation which was founded in 1906 and now has assets of more than US$15 thousand million. Since we began offering this valuable service, in excess of 26,000 David Jones customers have been insured by Occidental Life. You can count on the same quality, integrity and service you expect as a David Jones customer.

Golden Assurance will begin working for you as soon as we receive your signed and completed Enrolment Form. Join us today and give yourself peace of mind by knowing that you've provided those you love with extra help in their time of greatest need.



Questions ??

Call Us on
(02) 231 6311
Reverse Charges from
Outside Sydney

Our trained Service People are standing by during business hours to answer all your insurance questions.

SEND NO MONEY!

Your GOLDEN ASSURANCE *Life Insurance Benefits*

Premiums as low as $10.00 a month!
No medical examination required!

SEND NO MONEY!

Choose the Protection Level You Want

1. Choose the number of Golden Assurance protection units you want.
2. Total monthly cost for each protection level is shown at the top of the columns.
3. The benefits payable on death change according to the Insured's age at time of death — the respective benefits for each age level are shown alongside.*
4. *Your premium amount will stay the same as you move from one age group to the next,* unless premiums increase for everyone in the country who is insured under the plan.

Your acceptance is guaranteed if you're aged 50 to 74.
Send in your enrolment form today.

Age at Death	ONE UNIT $10 per month		TWO UNITS $20 per month		THREE UNITS $30 per month	
	Man	Woman	Man	Woman	Man	Woman
50 - 54	$6,000	$8,000	$12,000	$16,000	$18,000	$24,000
55 - 59	4,000	6,000	8,000	12,000	12,000	18,000
60 - 64	2,800	4,000	5,600	8,000	8,400	12,000
65 - 69	1,800	2,800	3,600	5,600	5,400	8,400
70 - 74	1,200	1,800	2,400	3,600	3,600	5,400
75 - 79*	800	1,200	1,600	2,400	2,400	3,600

* For renewal only

* Should death occur due to natural causes during the first two years your insurance is in force, the amount payable will be equal to the premiums paid to date plus 10% compound interest per annum — after two years of coverage full benefits are payable. There is a Double Accidental Death Benefit which means that if you die by accident at any time (even in the first two years) the policy will pay double the applicable sum insured. For example, if accidental death occured at age 58, and the policy was for three units on a man's life, the amount payable would be $12,000 x 2 , a total of $24,000. Golden Assurance protection expires on your 80th birthday.

You have been pre-approved for Golden Assurance life insurance coverage.

FOR

DAVID JONES CHARGE ACCOUNT CUSTOMERS

NOTICE OF GUARANTEED ACCEPTANCE

No Medical Examination Required

PRE-APPROVAL for Life Insurance

You have been pre-approved and accepted for Golden Assurance Life Insurance Protection. To activate your coverage, fill out and sign the enclosed Guaranteed Acceptance Enrolment form. Then mail it in the enclosed business reply envelope before the open enrolment period ends. No medical examination is required. Pre-payment is waived - the low monthly premiums are simply charged to your David Jones account. If you're between 50 and 74 years of age, *you cannot be turned down for coverage.*

Joseph A. Botta Managing Director
David Jones Insurance Agency Pty Limited

RESPOND IMMEDIATELY

Your Golden Assurance Guarantees

- ☑ You are automatically accepted for Life Insurance coverage if you're aged between 50 and 74. *You cannot be turned down for any reason.*
- ☑ Your protection costs *as little as $10.00 a month.*
- ☑ *Your premiums will not increase* just because you get older or your health changes.
- ☑ You can *choose the number of units* to provide the *amount of protection* that's right for you.
- ☑ Regardless of your health history, *Golden Assurance is Guaranteed to You.*

OFFICIAL DATA

ENROLMENT ACCEPTED TO:
Monday March 30, 1987.

OFFER FOR:
David Jones Charge Account Customers.

STATUS:
Acceptance Guaranteed if aged between 50 and 74.

PROTECTION:
Golden Assurance Life Insurance: 1 to 3 units Guaranteed.

HEALTH REQUIREMENTS:
None.

COST:
As little as $10.00 a month.

PREMIUM DUE:
Pre-payment waived. 30 day inspection period guaranteed.

EXCLUSIVELY FOR DAVID JONES CHARGE ACCOUNT CUSTOMERS AGED 50 - 74

INFORMATION: Call (02) 231 6311 during business hours. Outside Sydney call reverse charges.
IMPORTANT: Complete enclosed short enrolment form and mail before Monday March 30, 1987.

No postage stamp required
if posted in Australia

BUSINESS REPLY POST
PERMIT No. AAA15 – SYDNEY
Postage will be paid on delivery to:

DAVID JONES INSURANCE
AGENCY PTY. LIMITED
P.O. BOX 1075
NORTH SYDNEY, N.S.W. 2060

Before you seal the envelope, remember to ....

- **fully complete the application**
- **sign it where required**
- **enclose it in the envelope**
- **mail it today!**